Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is ar amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identif	the name that is on your nment-issued picture ication (for example, iriver's license or	Glenn First name	First name
passp		Middle name	Middle name
Bring	your picture	Stoner	
identif	ication to your meeting ne trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 4480	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
		9 xx - xx	9 xx - xx

Debtor 1	Glenn		Document Stoner	Page 2 of	Case Number (if known)
DODIOI 1	First Name	Middle Name	Last Name		Case Number (in Nilowity
		About Debtor 1:			About Debtor 2 (Spouse Only in a Joint Case):
aı	ny business names nd Employer lentification Numbers	I have not used	any business names	or EINs.	☐ I have not used any business names or EINs.
•	EIN) you have used in ne last 8 years	Business name			Business name
	iclude trade names and ping business as names	Business name			Business name
	·	= =			EIN
		EIN			EIN
5. W	/here you live				If Debtor 2 lives at a different address:
		12408 S Orchai	rd St.		Number Street
		Alsip	IL	60803	
		COOK	State	ZIP Code	City State ZIP Code
		County			County
		above, fill it in here	ress is different from a Note that the court w t this mailing address.		If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street			Number Street
		P.O. Box			P.O. Box
		City	State	ZIP Code	City State ZIP Code
	/hy you are choosing	Check one:			Check one:
	ois district to file for ankruptcy.		days before filing thi district longer than		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another re (See 28 U.S.C. §			☐I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:2

Document

Entered 08/24/17 07:26:53 Desc Main Page 3 of 64

Case Number (if known)

Pa	Tell the Court About You	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•	•		equired by 11 U.S.C. § 342(b) for page 1 and check the appropriate		
	are choosing to file	☐ Chapter 7						
	under	☐ Chapter 11 ☐ Chapter 12						
		■ Chap	oter 13					
8.	How you will pay the fee	local yours subn	will pay the entire fee when I file my petition. Please check with the clerk's office in your ocal court for more details about how you may pay. Typically, if you are paying the fee ourself, you may pay with cash, cashier's check, or money order. If your attorney is ubmitting your payment on your behalf, your attorney may pay with a credit card or check vith a pre-printed address.					
					•	pose this option, sign and attac		
		Арріі	callon lor	iriaiviauais lo i	Pay The Filing Fee	e in Installments (Official Form	103A).	
				•		est this option only if you are f	•	
		-		•	•	ve your fee, and may do so on	-	
less than 150% of the official poverty line that applies to your family size and you pay the fee in installments). If you choose this option, you must fill out the <i>Applic</i> .					•			
				•	-	B) and file it with your petition		
9.	Have you filed for	□ No						
	bankruptcy within the last 8 years?	Yes.	District N	1dil	When	06/09/2011 Case Number	11-24371	
	lacto yearer	1 1 63.	District		wileii	MM / DD / YYYY		
				ıldil		05/22/2012	12-20740	
			District N		When	05/22/2012 Case Number	12-20740	
						, 55,		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	No						
	filed by a spouse who is	☐ Yes.	Debtor			Relationship to you		
	not filing this case with you, or by a business		District		When	Case Number, if k	nown	
	parter, or by affiliate?					MM / DD / YYYY		
			Debtor			Relationship to you		
			District		When	Case Number, if k	nown	
						MM / DD / YYYY		
11.	Do you rent your	☐ No.	Go to line	e 12				
	residence?	Yes.	Has your residence		d an eviction judgme	ent against you and do you want to	stay in your	
			Yes	. Go to line 12. s. Fill out <i>Initial S</i> i s bankruptcy petit		viction Judgment Against You (Fo	orm 101A) and file it with	

Glenn

Debtor 1

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 4 of 64

Additional Prior Bankruptcy Cases Filed Within Last 8 Years

Location Where Filed:	Case Number:	Date Filed:
Ndil	12-46271	11/26/2012
Ndil	13-21731	5/23/2013

Case 17-25273 Entered 08/24/17 07:26:53 Desc Main Filed 08/24/17 Doc 1

Document Stoner Page 5 of 64 Glenn Debtor 1 Case Number (if known)

	Report About Any Busine					
12. Are you a sole proprietor of any full- or part-time business?		■ No. □ Yes.	Go to Part 4. Name and location of b	pusiness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it			Number Street			
	to this petition.					
			City		State Zip Cod	le
			_	box to describe your business:		
			☐ Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))		
				I Estate (as defined in 11 U.S.C. § 101(51	B))	
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))		
				er (as defined in 11 U.S.C. § 101(6))		
			☐ None of the abov	e		
	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I	am not filing under Chap am filing under Chapter the Bankruptcy Code.	procedure in 11 U.S.C. § 1116(1)(B). oter 11. 11, but I am NOT a small business debtor 11 and I am a small business debtor according.	-	
Pa	art 4: Report if You Own or Ha	ve Anv Hazard	ous Property or Any Prop	erty That Needs Immediate Attention		
14.	Do you own or have any property that poses or is	No.				
	alleged to pose a threat of imminent and	∐ Yes.	What is the hazard?			
	indentifiable hazard to					
	public health or safety? Or do you own any					
	-			needed, why is it needed?		
	property that needs immediate attention?		If immediate attention is	needed, why is it needed:		
	property that needs		If immediate attention is	needed, why is it needed:		
	property that needs immediate attention? For example, do you own		If immediate attention is	needed, why is it needed:		
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building			needed, why is it needed:		
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	Number Street		
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building					
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building					

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08

Document

Entered 08/24/17 07:26:53 Desc Main Page 6 of 64

Debtor 1

Glenn

Middle Na

Last Name

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you for You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military	Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Case 17-25273

Doc 1 Filed 08/24/17 Document Stoner

Entered 08/24/17 07:26:53 Page 7 of 64

Desc Main

Debtor 1

Glenn

Case Number (if known)

		16a Are your debte primarily	consumer dehts? Consumer dehts are de	efined in 11 IJS C. 8 101/8\			
6.	What kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
	you have?	No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debt sare debt sare debt setment or through the operation of the busine	-			
		No. Go to line 16c. Yes. Go to line 17.					
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.			
_	August Ellis and an						
	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt pes are paid that funds will be available to distri				
_	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000			
	you estimate that you	□ 50-99	□ 5,001-10,000	□ 50,001-100,000			
	owe?	1 00-199	1 0,001-25,000	☐ More than 100,000			
		200-999					
	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	= \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
-		\$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion			
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion			
	to be:	□ \$100,001-\$300,000 □ \$500,001-\$1 million	\$100,000,001-\$100 million	☐ More than \$50 billion			
ali	7: Sign Below		_ • · · · · · · · · · · · · · · · · · ·				
		I have examined this petition, and	I declare under penalty of perjury that the info	ormation provided is true and			
)F	/ou	correct.					
		•	ter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha	• • • • •			
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342	• •			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.				
		/s/ Glenn Stoner Signature of Debtor 1	X	ature of Debtor 2			
		gx.a. 0 0. 200.01 1	Oigne				
		Executed on _ 08/23/2017		uted on			
		MM / DD	/ \000/	MM / DD / YYYY			

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 8 of 64

Debtor 1	Glenn		Stoner	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date: 08/24/2017		
Signature of Attorney for Debtor	Buto	MM / DD / YYYY		
Jonathan Daniel Parker				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone _ 312-332-1800	Email ad	ddressndil@geracilaw.com		
6297378	IL			
Bar number	State			

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 9 of 64

			30001110111	
Fill in this in	formation to iden	tify your case:		
Debtor 1	Glenn		Stoner	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>	
Case Number (If known)	T		_	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from <i>Schedule A/B</i>	\$ 13,360
1с. Сору	v line 63, Total of all property on Schedule A/B	\$ 13,360
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,141
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,018
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,848.21
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$4,348.00

Document Glenn Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records					
6. Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from O Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial \$ 6,567.26				
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim					
From Part 4 of Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.)	\$_0.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00				
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total. Add lines 9a through 9f.	\$_0.00				

Fill in this inf	ormation to identify yo			Entered 08/24/1 1 of 64	7 07:26:53	Desc	Main	
Debter 1	Glenn		Stoner					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the : _	<u>NORTHERN</u> Dist	rict of <u>ILLINOIS</u> (State)			П	heck if this	e ie an
Case Number (If known)						_	mended fili	
Official Fo	orm 106A/B							J
Schedul	e A/B: Prope	rty						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. Bo supplying correct infor ir name and case numb rescribe Each Residence	e as complete and mation. If more sp per (if known). Ans , Building, Land, or	an asset only once. If an asset of a courate as possible. If two manages is needed, attach a separate of the every question. Other Real Esate You Own or Have in any residence, building, land,	rried people are filing toge e sheet to this form. On the e an Interest In	ther, both are equa	lly		
	•	-	your entries fro Part 1, including		>			\$0.00
		, triat manifer nere						\$0.00
Part 2:	escribe Your Vehicles							
No. Yes. M	, trucks, tractors, sport Describe ake: odel: ear:	Cadillac Seville	Who has an interest in the p Debtor 1 only Debtor 2 only		Do not deduct the amount of a Creditors Who	any secured c Have Claims	laims on <i>Sche</i>	edule D: roperty
A	pproximate Mileage:	93,000	Debtor 1 and Debtor 2 only At least one of the debtors		entire propert	:y?	portion you	u own?
0	ther information:				\$	1,005.00	\$	1,005.00
	002 Cadillac Seville with niles.	n over 93,000	Check if this is commu	nity property (see				
М	ake:	Nissan	Who has an interest in the p	property? Check one.	Do not deduct			
М	odel:	Altima	Debtor 1 only		the amount of a Creditors Who	•		
Y	ear:	2013	Debtor 2 only Debtor 1 and Debtor 2 only	,	Current value	of the	Current va	lue of the
A	pproximate Mileage:	83,000	At least one of the debtors		entire propert	:y?	portion you	u own?
0	ther information:				\$	10,350.00	\$	10,350.00
	013 Nissan Altima with onlines.	over 83,000	instructions)	nity property (see				
Examples: I No. Yes. Add the doll	Boats, trailers, motors, pers Describe ar value of the portion	onal watercraft, fishin	recreational vehicles, other vehicles of the receipt of the receip	g any entries for pages	>			\$ 11,355.00

Case 17-25273 Glenn

Doc 1

Entered 08/24/17 07:26:53 Page 12 of 64 (f known)

Desc Main

Debtor 1

Filed 08/24/17
Document F

First Name Middle Name

Part 3: Describe Your Personal and Household Items		
Do you own or have any legal or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
O6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No.		
Yes. Describe Furniture, linens, small appliances, table & chairs, bedroom se \$2,000.	et. Jointly owned with spouse. Full Value: \$1,000	\$1,000.00
O7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, princollections; electronic devices including cell phones, cameras, media players, games No.	nters, scanners; music	
Yes. Describe Flat screen TV, computer, printer, music collection, cell phone \$1,000	. Jointly owned with spouse. Full Value: \$500	\$ 500.00
08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No.	art objects;	
Yes. Describe 09. Equipment for sports and hobbies		\$0.00
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, and kayaks; carpentry tools; musical instruments No.	golf clubs, skis; canoes	
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment		\$0.00
No. Yes. Describe		s 0.00
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No.		·
Yes. Describe Everyday clothes, shoes, accessories	\$300	\$300.00
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jew gold, silver No.	velry, watches, gems,	
Yes. Describe Everyday jewelry, costume jewelry,	\$100	\$ <u>100.0</u> 0
13. Non-farm animals Examples: Dogs, cats, birds, horses No.		
Yes. Describe 14. Any other personal and household items you did not already list, including any	health aids you did not list	\$0.00
No. Yes. Describe		\$0 <u>.0</u> 0
15. Add the dollar value of all of your entries from Part 3, including any entries for part 3. Write that number here		\$1,900.00

Case 17-25273 Glenn

Doc 1

Filed 08/24/17
Document F

Desc Main

Debtor 1

First Name

Middle Name

Entered 08/24/17 07:26:53 Page 13 of 64 Humber (if known)

F	art 4:	Describe Your Fi	nancial Assets		
Do	you own o	r have any lega	l or equitable interest in any of the fo	llowing?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: No. Yes.	Money you have	in your wallet, in your home, in a safe deposi	t box, and on hand when you file your petition	
					\$0.00
17.		Checking, saving	s, or other financial accounts; certificates of c If you have multiple accounts with the same	deposit; shares in credit unions, brokerage houses, institution, list each.	
	Yes.	Describe	**	stitution name:	
			Checking Account	Bank of America	<u> </u>
			Savings Account	Bank of America	\$\$5.00 \$\$5.00
18.	Examples:		publicly traded stocks stment accounts with brokerage firms, money	v market accounts	\$ <u> </u>
	No. Yes.	Describe	Institution or issuer name:		s 0.00
19.	Non-public	cly traded stocl	k and interests in incorporated and ur	nincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	Yes.	Describe	Name of Entity and Percent of Owner	ship:	s 0.00
20.	Negotiable	instruments inclu	te bonds and other negotiable and no de personal checks, cashiers' checks, promis are those you cannot transfer to someone by Issuer name:	ssory notes, and money orders.	·
21.		t or pension ac Interests in IRA, E		accounts, or other pension or profit-sharing plans	\$0.00
	Yes.	Describe	Type of account and Institution name. Pension plan	: Through union	\$ Unknown
			401(k) or similar plan	Fidelity	<u> </u>
22.	Your share Examples:	Agreements with	epayments osits you have made so that you may contini landlords, prepaid rent, public utilities (electri Institution name or individual:	· ·	\$ <u>100.0</u> 0
	Yes.	Describe	institution name of individual.		\$0.00
23.	No.			either for life or for a number of years)	
24.			IRA, in an account in a qualified ABLIA(b), and 529(b)(1).	E program, or under a qualified state tuition program.	\$0.00
	Yes.	Describe	Institution name and description. Sep	arately file the records of any interests.11 U.S.C. § 521(c):	\$ <u> </u>
25.	No.		e interests in property (other than any	thing listed in line 1), and rights or powers	
	Yes.	Describe			\$0.00
26.			emarks, trade secrets, and other intell ames, websites, proceeds from royalties and		
	Yes.	Describe			\$ <u>0.0</u> 0

Case 17-25273 Doc 1 Glenn

Filed 08/24/17
Document F Entered 08/24/17 07:26:53 Page 14 of 64 Humber (if known) Desc Main Debtor 1 First Name Middle Name

27.			other general intangibles clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$ 0.00	ı
Моі	ney or prop	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions	
28.	Tax refund	s owed to you			
	Yes.	Describe		\$0.00	J
29.	No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	-	
••	∐Yes.	Describe		\$0.00	,
30.	Examples: I		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	٦	
31	_	insurance polici	ns.	\$0.00	,
3 1.		Health, disability, o	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	_	
	Yes.	Describe	Health Insurance \$0 Term life insurance - zero cash surrender value. \$0	\$ 0.00)
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	<u> </u>	
	Yes.	Describe		\$ 0.00	,
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$ 0.00	,
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		\$ 0.00	,
35.	Any financ	ial assets you d	id not already list		
	Yes.	Describe		\$0.00	ļ
			of your entries from Part 4, including any entries for pages you have attached	\$105.00]
E	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
			gal or equitable interest in any business-related property?		_
	Yes.			Current value of the	
				portion you own? Do not deduct secured claims or exemptions	

Debtor 1 Glenn Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Page 15 of 64 Page 15 of 64

38.	_	receivable or co	mmissions you already earned	
	No.	Danasiba		1
	Yes.	Describe		\$ 0.00
39.			ngs, and supplies	
	Examples:	Business-related o	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		
				\$0.00
40.		, fixtures, equip	ment, supplies you use in business, and tools of your trade	
	No.	Describe		1
	1 es.	Describe		\$0.00
41.	Inventory			1
	No.			1
	Yes.	Describe		\$ 0.00
42.	Interests in	n partnerships o	r joint ventures	1
	No.		Name of Entity and Percent of Ownership:	_
	Yes.	Describe		. 0.00
43.	Customer	lists, mailing lis	ts, or other compilations	\$0.00
	No.	, ,		
	Yes.	Describe		
44	Any husin	nee rolated area	erty you did not already list	\$0.00
44.	No.	ess-related prop	erty you did not alleady list	
	Yes.	Describe		
				\$0.00
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached	
			er here>	\$ 0.00
P	GII 6 GI		n- and Commercial Fishing-Related Property You Own or Have an Interest In. ve an interest in farmland, list it in Part 1.	
46.			gal or equitable interest in any farm- or commercial fishing-related property?	
	No.			
	Yes.	Describe		
47.	Farm anim	als		\$0.00
	Examples:	Livestock, poultry,	farm-raised fish	
	No.			1
	Yes.	Describe		\$ 0.00
48.	Crops—eit	her growing or l	harvested	,
	No.			
	Yes.	Describe		. 0.00
49.	Farm and f	fishina eauipme	nt, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
	No.	2 . 4		
	Yes.	Describe		
E0	Earm and 4	fichina cunnlica	, chemicals, and feed	\$0.00
30.	No.	naming supplies	, uneminuais, allu leeu	
	Yes.	Describe		
	_			\$ 0.00

Debtor 1 Glenn Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Page 16 of 4 Desc Main Page 17 of 4 Desc Main Page 18 of 4 Desc Main Page

First Name windle Name Last Name		
51. Any farm- and commercial fishing-related property you did not already li	ist	
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entri for Part 6. Write that number here	. • •	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did	l Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number	r here>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 11,355.00	
57. Part 3: Total personal and household items, line 15	\$ 1,900.00	
58. Part 4: Total financial assets, line 36	\$ 105.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 13,360.00	\$ 13,360.00
20 T 41 (1) 4 2 1 4 1 4 4 7 A 1 1 1 2 5 5 4 1 2 2 2		
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$13,360.00

Official Form 106A/B Record # 750655 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:					
Debtor 1	Glenn		Stoner		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number					
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	ty the Property You Claim as Exempt	and only oven if your on	and in filing with you	
	emptions are you claiming? Check		•	
	ming state and federal nonbankrupto		§ 522(b)(3)	
You are clain	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	he information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2002 Cadillac Seville with over 93,000 miles.	\$_1,005	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Furniture, linens, small appliances, table & chairs, bedroom set. Jointly owned with spouse. Full Value:	\$ <u>1,000</u>		735 ILCS 5/12-1001(b) - \$1,000.00
ine from Schedule A/B:	\$2,000. 06		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Flat screen TV, computer, printer, music collection, cell phone. Jointly owned with spouse. Full Value:	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00
ine from Schedule A/B:	\$1,000 07		100% of fair market value, up to any applicable statutory limit	
rief escription:	Everyday clothes, shoes, accessories	\$_300	 \$	735 ILCS 5/12-1001(a),(e) - \$300.00
ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
icial Form 106C	Record # 750655	Schedule C: T	he Property You Claim as Exempt	Page 1 of

Last Name

Debtor 1 Glenn First Name

Document Middle Name

Page 18 of 64 Case Number (if known)

F	art 2: Additi	ional Page			
	-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry,	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 0.00	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Savings Account, Bank of America, 5.00	\$_5	\$	735 ILCS 5/12-1001(b) - \$5.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	401(k) or similar plan, Fidelity, 100.00	\$_ 100	\$	735 ILCS 5/12-1006 - \$100.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, Through union, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
	Line from			100% of fair market value, up to	
	Schedule A/B:	21		any applicable statutory limit	
3.		21 g a homestead exemption of more to	than \$155,675?	any applicable statutory limit	
	Are you claimin				
	Are you claimin	g a homestead exemption of more t			
	Are you claiming (Subject to adjust	g a homestead exemption of more t	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more to street on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	

Fill in this in	formation to identify you		Filad 09/24/17	Entered 08/24/ 9 of 64	17 07:26:53	Desc Main	
	•			9 01 04			
Debtor 1	Glenn		Stoner				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : _	NORTHERN Dist	rict of ILLINOIS				
			(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
		lho Have C	laims Secured by F	Property			12/1
Be as complete	and accurate as possib	le. If two married	people are filing together, both	are equally responsible t		nv	
	es, write your name and o		I Page, fill it out, number the en nown).	ntries, and attach it to this	from. On the top of a	пу	
1. Do any cre	ditors have claims secu	red by your prope	rty?				
☐ No. Ch	neck this box and submit t	this form to the cou	ırt with your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. Fi	ll in all of the information l	below.					
	List All Secured Claims						
Part 1:	LIST AII GEGUICU GIUIIIS				Column A	Column A	Column C
			ne secured claim, list the credito	• •	Amount of claim	Value of collateral	Unsecured
		•	ılar claim, list the other creditors der according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Capital	ONE AUTO Finan	ı	Describe the property that secure	es the claim:	\$ <u>14,841.00</u>	\$ 10,350.00	\$ <u>4,491.00</u>
Creditor's			2013 Nissan Altima with over 83	3,000 miles			
3901 Di Number	allas Pkwy Street						
		l	As of the date you file, the claim	is: Check all that apply.			
			Contingent				
Plano	TX State	75093 Zip Code	Unliquidated				
			Disputed				
Who owes Debtor	s the debt? Check one.		Nature of Lien. Check all that apply An agreement you made (such a				
Debtor	•		car loan)	s mortgage or secured			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors and anoth	her	Judgment lien from a lawsuit				
Check	if this claim relates to a		Other (including a right to offset)				
comm	unity debt	10.00		1001			
2.0	was iliculted		Last 4 digits of account number Describe the property that secure		\$ 1,300.00	\$ 1,005.00	\$ 1,300.00
	into Cash				\$_1,000.00	\$ _1,000.00	\$_1,000.00
Creditor's 8547 S.	. Cicero Ave		2002 Cadillac Seville with over 9	95,000 miles			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Chicago	o IL	60652	Contingent				
City	State	Zip Code	Unliquidated ☐Disputed				
Who owes	s the debt? Check one.		Nature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
∐At least	t one of the debtors and anot	ner	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates to a unity debt		– , 5 -5,				
	was incurred		Last 4 digits of account number				
		es in Column A or	this page. Write that number	here:	\$ <u>16,141.00</u>		

Debtor 1 Glenn

st Name Middle

Last Name

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>16,141.00</u>

		Caco 17 25272 - F	200 1 Eilad 09/24/17	Entered 08/24/17 07:26:53	Desc Main
Fill	in this i	information to identify your case:		1 of 64	
Del	otor 1	Glenn	Stoner		
50.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	First Name Middle No.	ame Last Name		
Del	otor 2				
(Spo	use, if filing)	First Name Middle No	ame Last Name		
Uni	ted State	es Bankruptcy Court for the : <u>NORTHER</u>	N District of _ <u>ILLINOIS</u>		
Cas	se Numbe	er	(State)		Check if this is an
	(nown)				amended filing
Offic	cial F	Form 106E/F			
			ave Unsecured Claims		12/15
ist the A/B: Place reditor seeded op of a	e other roperty ors with d, copy add	party to any executory contracts or (Official Form 106A/B) and on Sche partially secured claims that are list	unexpired leases that could result in a dule G: Executory Contracts and Unex ted in Schedule D: Creditors Who Have the entries in the boxes on the left. At case number (if known).	and Part 2 for creditors with NONPRIORITY cl claim. Also list executory contracts on Sched cpired Leases (Official Form 106G). Do not incl e Claims Secured by Property. If more space is ttach the Continuation Page to this page. On th	<i>ule</i> ude any S
50		So to Part 2.	ms against your		
Ē	,	outo Fait 2.			
		vour priority unsecured claims. If a	creditor has more than one priority unse	ecured claim, list the creditor separately for each	claim. For
nc ur	npriority secured	y amounts. As much as possible, list t d claims, fill out the Continuation Page	the claims in alphabetical order according	ority amounts, list that claim here and show both g to the creditor's name. If you have more than to ds a particular claim, list the other creditors in Pa	wo priority
(1	or arr cz	control of cash type of sidini, see t		Total claim	Priority Nonpriority
					amount amount
Par	t 2:	List All of Your NONPRIORITY Unsec	ured Claims		
3. D c	any cr	editors have nonpriority unsecured	claims against you?		
	No. Y	ou have nothing to report in this part.	Submit this form to the court with your of	other schedules.	
	Yes.				
no	npriority cluded in	y unsecured claim, list the creditor sep	parately for each claim. For each claim li	r who holds each claim. If a creditor has more the isted, identify what type of claim it is. Do not list coors in Part 3.If you have more than three nonprice.	claims already rity unsecured
4.1	AT T		Last 4 digits of account number _	3687	Total claim \$ 211.00
	Creditor's	s Name W Jackson St	When was the debt incurred?	2017-2017	
	Number	Street			
			As of the date you file, the claim is Contingent	s: Check all that apply.	
	Tupelo	MS 38801	Unliquidated		
v	City Vho owe	State Zip Code es the debt? Check one.	Disputed		
Ī	_	r 1 only	_		
	Debto	r 2 only	Type of NONPRIORITY unsecured	I claim:	
[Debto	r 1 and Debtor 2 only	Student loans		
[At leas	st one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
	_	k if this claim relates to a	that you did not report as priority of		
l		nunity debt aim subject to offest?	Debts to pension or profit-sharing	pians, and other similar dedts	
Ì	No	•	Other. Specify Collecting for	Creditor	
	Yes		. ,		

Debtor 1	Glenn	Case 17-25273	Doc 1		Entered 08/24/17 07:26:53 Page 22 of 64 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		
Part 2- Your NONPRIORITY Unsecured Claims - Continuation Page						

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2	Capitalone	Last 4 digits of account number	6639	\$ <u>615.00</u>
	Creditor's Name		2013-2015	
	15000 Capital One Dr	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Richmond VA 23238	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
i	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
i	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla		
'	community debt	Debts to pension or profit-sharing p		
! !	s the claim subject to offest?	_		
	No	Other. Specify Credit Card or	Credit Use	
	Yes			4 000 00
4.3	Check Into Cash	Last 4 digits of account number		\$ <u>1,000.00</u>
	Creditor's Name 820 North Baldwin Avenue	When was the debt incurred?		
	Number Street	when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Marion IN 46952	Contingent		
	City State Zip Code	Unliquidated		
1	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	s the claim subject to offest?	<u></u>		
	No	Other. Specify PayDay Loan		
	Yes City of Chicago Bureau Parking	Lost 4 digits of account number		\$ 220.00
4.4	Creditor's Name	Last 4 digits of account number		<u> </u>
	121 N. LaSalle St	When was the debt incurred?		
	Number Street			
	Room 107	As of the date you file, the claim is:	· Check all that apply	
		Contingent	. Oneok all triat apply.	
	Chicago IL 60602	Unliquidated		
l .	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured (claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	•	
	Check if this claim relates to a	that you did not report as priority cla		
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	naris, and other similar debts	
j	No	Other. Specify Debt Owed		
L_i	Yes	Officer. Specify		

Debtor 1	Glenn	Ca3C 11-25215	DOCI	Document	Page 23 of 64	DC3C Main
	First Name	Middle Name		Last Name		

Part 2: Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5 City of Chicago Dept of Water	Last 4 digits of account number	\$_300.00
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.6 Comcast	Last 4 digits of account number <u>0934</u>	<u>\$_227.00</u>
Creditor's Name	When was the debt incurred? 2017-2017	
Po Box 3097	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Bloomington IL 61702	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes A 7 Credit ONE BANK N.A.	Last 4 digits of account number 4665	\$ 774.00
Creditor's Name	Last 4 digits of account number 4665	\$ <u>114.00</u>
Po Box 10497	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file the plains in Charle III that such	
<u></u>	As of the date you file, the claim is: Check all that apply.	
Greenville SC 29603	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Inknown Credit Extension	
Yes	Other. SpecifyUnknown Credit Extension	

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ 0.00
	Creditor's Name	0040 0045	
	Po Box 98875	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89193	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes Salla etian SVG		. 07.00
4.9	Falls Collection SVC	Last 4 digits of account number6619	<u>\$87.00</u>
	Creditor's Name Po Box 668	When was the debt incurred? 2016-2017	
	Number Street		
	Names Cass.		
		As of the date you file, the claim is: Check all that apply.	
	Germantown WI 53022	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Madical Dobt	
	Yes	Other. Specify Medical Debt	
4.10	Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ 700.00
1.10	Creditor's Name	·	
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		

Page 25 of 64 (if known) **Document** Glenn Debtor 1

Part 24 Your NONPRIORITY Unsecured Claims - Co	ntinuation Page	
After listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11 Sprint	Last 4 digits of account number	\$ <u>1,000.00</u>
Creditor's Name		
PO Box 7949	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Overland Park KS 66207	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No No	Other. Specify Utility Bills/Cellular Service	
Yes T-Mobile		÷ 500.00
4.12	Last 4 digits of account number	<u>\$ 500.00</u>
Creditor's Name PO Box 742596	When was the debt incurred?	
Number Street		
Number Succe		
	As of the date you file, the claim is: Check all that apply.	
Cincinnati OH 45274-2596	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyUtility Bills/Cellular Service	
Yes WFM/WBM	Last 4 digits of account number 8616	\$ 0.00
Creditor's Name	Last 4 digits of account number	Ψ_0.00
3480 Stateview Blvd Bldg	When was the debt incurred? 2000-2009	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Fort Mill SC 29715	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Deficiency Denoid/County Assis	
Yes	Other. Specify Deficiency, Repo'd/Surr'd Auto	

Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Case 17-25273 Doc 1 Page 26 of 64 Case Number (if known) **Document** Glenn Debtor 1 WOW Internet Cable Phone - 1 \$ 384.00 6382 4.14 Last 4 digits of account number Creditor's Name 2015-2015 4200 International Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent TX 75007 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Colle</u>cting for Creditor List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number _____ 6639 City State Zip Code Blitt and Gaines, PC On which entry in Part 1 or Part 2 list the original creditor? Name Line __2 __ of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Number 60090 Last 4 digits of account number Wheeling State Zip Code

Alltran Financial

Street

Name PO BOX 610

Sauk Rapids

Number

City

On which entry in Part 1 or Part 2 list the original creditor?

Last 4 digits of account number _____ 4665____

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Line 7 _ of (Check one):

MN 56379

State Zip Code

Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Case 17-25273 Page 27 of 64
Case Number (if known) **Document**

Schedule E/F: Creditors Who Have Unsecured Claims

Glenn Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total alaba	
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	6,018.00

Fil	l in this in	Caso 17 formation to ident		Eilad 09/24/17	Entered 08/24 8 of 64	4/17 07:26:53	Desc Main	
		Glenn		Stoner				
De	ebtor 1	First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> Distric	et of <u>ILLINOIS</u>				
	ase Number known)			(State)			Check if this is ar amended filing	า
Offi	icial Fo	orm 106G					J	
			ory Contracts a	nd Unexpired Lea	SAC			12/15
1. D	nation. If nonal pages o you hav No. Ch Yes. Fill st separat	nore space is needs, write your name e any executory ceck this box and so in all of the inform ely each person cont, vehicle lease,	ded, copy the additional per and case number (if known contracts or unexpired lease when this form to the court nation below even if the contract or company with whom your company wit	•	ou have nothing else to re Schedule A/B: Property	eport on this form. (Official Form 106A/B)	nny for	
	nexpired le		om you have the contract	t or lease	State w	hat the contract or leas	e is for	
2.1								
	Name							
	Number	Street						
	City		State	Zip Code				
2.2								
	Name							
	Number	Street						
	City		State	Zip Code				
2.3								
	Name							
	Number	Street						
	City		State	Zip Code				
2.4								
	Name							
	Number	Street						
	City		State	Zip Code	-			
2.5								
	Name							
	Number	Street			•			

State Zip Code

City

Fill in this in	formation to ide	entify your case:	
Debtor 1	Glenn Sto		Stoner
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Page	es, write your name and case n	umber (if Known). Answer e	very questioi	1.
1. D	o you have ar	y codebtors? (If you are filing a	joint case, do not list either s	spouse as a c	odebtor.)
	No.				
		B years, have you lived in a cor nia, Idaho, Lousiiana, Nevada, N	• • • •		nmunity property states and territories include on, and Wisconsin.)
	No. Go to li	ne 3.			
	Yes. Did yo	ur spouse, former spouse, or le	gal equivalent live with you at	t the time?	
	_	nwhich community state or territo	ory did you live?	F	ill in the name and current address of that person.
	Name of y	rour spouse, former spouse or legal equiva	alent		
	Number	Street			
	City		State	Zip Code	
	Column 1: Yo	or Schedule G to fill out Columi	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 750655 Schedule H: Your Codebtors Page 1 of 1

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 30 of 64

Fill in this in	formation to ident	tify your case:			
Debtor 1	Glenn		Stoner		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS		
Case Numbe	r			Check if this is:	
(If known)				An amended filing	
				A supplement show	ing post-
				ahantan 10 in aansa	

Official Form 106I

ion

chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Tech-2		Customer Service		
	Occupation may Include student or homemaker, if it applies.	Employers name	American Medica	I Association	Glass America		
		Employers address	515 N. State Stree	et .	977 N Oaklawn Ave Suite 200		
			Chicago, IL 60654	<u> </u>	Elmhurst, IL 60126		
		How long employed there?	Since 1/1/2002		Since 12/1/2016		
Pa	ort 2: Give Details About Monthl	y Income					
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•			
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$4,458.20	\$2,700.71		
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,458.20	\$2,700.71		

Official Form 106I Record # 750655 Schedule I: Your Income Page 1 of 2

Debtor 1 Glenn

| Document | Stoner | Page 31 of 64 | Case Number (if known) | Stoner | Ca

				For Debtor 1	For Debtor 2 or non-filing spouse		
	Copy	y line 4 here	4.	\$4,458.20	\$2,700.71		
5. L i		payroll deductions: ax, Medicare, and Social Security deductions	5a.	\$893.92	\$438.04		
		Andatory contributions for retirement plans	5b.	\$205.48	\$0.00		
		/oluntary contributions for retirement plans	5c.	\$123.30	\$0.00		
	5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans		5d.	\$278.84	\$0.00		
			5e.	\$286.00	\$0.00		
5e. Insurance 5f. Domestic support obligations			5f.	\$0.00	\$0.00		
	5g. L	Jnion dues	5g.	\$66.52	\$0.00		
	5h. C	Other deductions. Specify:AC&D(D1),	5h.	\$18.60	\$0.00		
6. A c	d the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,872.66	\$438.04		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,585.54	\$2,262.67		
8. Li :	st all	other income regularly received:		+=,=====			
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0.00		
	8b.	Interest and dividends	8b.	\$0.00	\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c.	\$ 0.00	\$ 0.00		
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00		
	8e.	Social Security	8e.	\$0.00	\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_				
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:					
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00		
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,585.54 +	\$2,262.67	\$4,848.21	
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent			1. \$0.00	
	•				ı	. ψυ.υυ	
12.	Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.						
13.	13. Do you expect an increase or decrease within the year after you file this form?						

Fill in this ir	nformation to identify you	ır case:				
Debtor 1	Glenn		Stoner	Check if t	his is:	
	First Name	Middle Name	Last Name		mended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		pplement showing por me as of the following	
United States	Bankruptcy Court for the :	NORTHERN DISTRICT (OF ILLINOIS_		/BB ()000/	
Case Numbe (If known)	r			MM .	/ DD / YYYY	
Official E	orm 106 l				parate filing for Debto ntains a separate hous	
	<u>form 106J</u>			— maii	italiis a soparate rious	ocholu.
Schedul	e J: Your Exp	enses				12/14
=	needed, attach another s		- -	are equally responsible for a		
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a se	parate household?				
	No.	file a separate Schedu	le .l			
2. Do you l	have dependents?	X No		Dependent's relationship	•	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
		each depen	uen			Yes
names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						— Yes
_	expenses include	X No				
	es of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
			less you are using this form	n as a supplement in a Chap	oter 13 case to report	
expenses as of the applicable	-	otcy is filed. If this is a	supplemental Schedule J	check the box at the top of	the form and fill in	
		sh government assista	ance if you know the value			
of such assist	ance and have included i	it on Schedule I: Your	Income (Official Form 106)	.)		Your expenses
4. The ren	tal or home ownership ex	penses for your resid	ence. Include first mortgage	e payments and		
_	for the ground or lot.				4.	\$1,600.00
	cluded in line 4:					
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or re				4b.	\$0.00
	ome maintenance, repair, a				4c.	\$0.00
4d. Ho	omeowner's association or	condominium dues			4d.	\$0.00

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 33 of 64

Case Number (if known) _

Glenn Sto

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$315.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$408.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$650.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning \$115.00 10. Personal care products and services 10. \$60.00 11. Medical and dental expenses 11. \$700.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$150.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$100.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 750655 Schedule J: Your Expenses Page 2 of 3

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 34 of 64

Glenn Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$4,348.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$4,848.21 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$4,348.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$500.21 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 750655 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NC	DT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ad the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Glenn Stoner	×
Signature of Debtor 1	Signature of Debtor 2
Date 08/23/2017	Date
MM / DD / YYYY	MM / DD / YYYY

			ocument I	<u>aac oo c</u>
Fill in this in	formation to ider	ntify your case:		
Debtor 1	Glenn		Stoner	
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status and Where You Lived Before								
01. What is your current marital status?								
Married								
Not married	☐Not married							
02 During the last 3 years, have you lived anywhere o	ther than where you live no	w?						
No.Yes. List all of the places you lived in the last 3 yes	ears Do not include where	ou live now						
		,						
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
		Same as Debtor 1	Same as Debtor 1					
853 161St St	FROM 07/2014							
Calumet City IL 60409-5745	To 10/2014							
		Same as Debtor 1	Same as Debtor 1					
4649 W 95Th St	FROM 08/2016							
Oak Lawn IL 60453-5897	To 09/2016							
03 Within the last 8 years, did you ever live with a spo	ouse or legal equivalent in a	community property state or territory?	(Community					
property states and territories include Arizona, Cal and Wisconsin.)	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	s, Washington,					
No.	<u> </u>							
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
Part 2: Explain the Sources of Your Income								

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main

Document Page 37 of 64 Debtor 1 Glenn Stoner Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$33,436 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$48,957 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$48,327 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) 401k Withdrawal \$34,000 From January 1 of current year until the date you filed for bankruptcy: List Certain Payments You Made Before You Filed for Bankruptcy

Filed 08/24/17

Case 17-25273 Doc 1 Entered 08/24/17 07:26:53 Desc Main Page 38 of 64 Document Glenn Stoner Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Check into Cash Monthly \$255 \$1,300 ■ Mortgage Car 8547 S. Cicero Ave Credit card Chicago, IL 60652 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Page 39 of 64 Document

Stoner

Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Contract Cook County Circuit Court Capital One Bank Usa Na VS Glenn Stoner On appeal ☐ Concluded Case No. 16M66639 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. Gifts or contributions to charities that Describe what you contributed Date you Value total more than \$600 contributed Stone Temple Baptist Church Monthly \$100 3622 W Douglas Blvd, Chicago, IL 60623 List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

Glenn

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 40 of 64

Glenn Stoner Case Number (if known) _ Debtor 1 First Name Middle Name Last Name No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$4.000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 41 of 64

Glenn Stoner Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 42 of 64

			Document	1 age 42 01 04
ebtor 1	Glenn		Stoner	Case Number (if known)
	First Name	Middle Name	Last Name	, ,,
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the deta	ails below for each busine	SS.
	thin 2 years before y stitutions, creditors,	• • •	you give a financial state	ement to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detai	ls.		
		Date iss	sued	
Part 12	Sign Below			
I hav	ve read the answers	on this Statement of Financ	ial Affairs and any attach	ments, and I declare under penalty of perjury that the
			_	ncealing property, or obtaining money or property by fraud
	onnection with a ban J.S.C. §§ 152, 1341, 1	• •	nes up to \$250,000, or in	nprisonment for up to 20 years, or both.
	33,, -			
X			_ 🗶	
	Signature of Debtor	· 1	Signa	ture of Debtor 2
	D-4- 08/23/2017		Data	
	Date 08/23/2017 MM / DD /		Date	MM / DD / YYYY
Did	you attach additiona	al pages to Your Statement of	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did v	you pay or agree to	pay someone who is not an	attorney to help you fill o	out bankruptcy forms?
_			., , , ,	
_	No			Attack the Benton to Bettler Brown of Metics
Ш	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 43 of 64

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Gle	enn Stoner	/ Debtor					Case No:		
							Chapter:	Chapter 13	
			DISC	LOSURE OF CO	OMPENSATION (OF ATTORNEY	FOR DEF	RTOR	
	npensation p	oaid to me w	§ 329(a) and Fewithin one year b	ed. Bankr. P. 2010 before the filing o	6(b), I certify that I f the petition in bar templation of or in the semplation of or in the semplatio	am the attorney f nkruptcy, or agree	or the aboved to be paid	e named debtor(d to me, for servi	ices
	For legal	services, I h	ave agreed to ac	ccept	\$4,000.00				
	Prior to th	ne filing of t	his statement I h	nave received	\$0.00				
	Balance I	Due			\$4,000.00				
2.	The source	e of the com	pensation paid t	to me was:					
	Deb	otor(s)	Other: (specify)					
3.	The source	e of compen	sation to be paid	d to me is:					
	De	btor(s)	Other: (snecify)					
4.		e not agreed y law firm.			npensation with an	y other person un	less they ar	e members and a	ssociates
		y law firm.			nsation with a other				
5.	In return for case, inclu		e-disclosed fee, l	have agreed to r	ender legal service	for all aspects of	the bankru	ptcy	
	_		ebtor' s financia	l situation, and re	endering advice to t	he debtor in deter	mining wh	ether to file a pet	ition in
		ruptcy;	*1. 0		0.00		,		
	_				statements of affairs	-			C
	c. Repre	esentation of	t the debtor at th	ie meeting of cred	ditors and confirma	tion hearing, and	any adjour	ned hearings thei	reof;
6.	By agreem	nent with the	e debtor(s), the a	bove-disclosed for	ee does not include	the following ser	vice:		
					CERTIFICATIO te statement of any btor(s) in this bank	agreement or arra	•	or	
		Date: (08/24/2017		/s/ Jonathan Da	niel Parker			
		Date			Signature of Atto		_		
					Geraci Law L.L	C.			

Page 1 of 1 Record # 750655

Name of law firm

UNITED STATES BANKE 1942646 OURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Desc Main

- Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Mair 3. Personally review with the debtor and signethe confidence of the confidence of the
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 750-655 CARA Page 2 of 6

- Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Mair 2. Inform the debtor that the debtor **Document** tual age, 46 to 64 se of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



CARA Page 3 of 6

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Mair C. TERMINATION OR CONVERSYON OF THE GEASE AFE ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter will be applied for such services without the need for the attorney to keep hourly time records for the specific services performed for the debtor;



- Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main (d) Any portion of the retainer that the description of the retainer that the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main **ALLOWANCE AND PAYMENT OF CONTROL SPECIAL PAYMENT OF CONTROL PAYM

1. Any attorney retained to represer representing the debtor on all matte For all of the services outlined above.	ers arising in the case u	nless otherwise ordere	ed by the court.
2. In addition, the debtor will pay the	he filing fee in the case	e and other expenses o	f \$ <u>310.00</u>
3. Before signing this agreement, th	ne attorney has receive	d ,\$ 0	
toward the flat fee, leaving a balance	ce due of \$ 4000	; and \$ <u>310</u>	for expenses,
leaving a balance due for the filing	fee of \$0	_	
4. In extraordinary circumstances, sattorney may apply to the court for application must be accompanied by the time expended, and the identity served with a copy of the application. Date: 8/21/2017	additional compensation an itemization of the of the attorney perform	on for these services. As services rendered, shuming the services. The	Any such owing the date, e debtor must be
Signed:			
Jhr. Shu	-	•	
	M		konnen
Co-Debtor(s)	Attorney :	for the Debtor(s)	

Do not sign this agreement if the amounts are blank.



Se 17-25273 Doc 1 Filed **98/24/17aw**Entered U8/24/17 U7.20.39 நக்கி National Headquarters: 55 E. Monro Street இடு Chicapa பு 696 of 1696-925-1313 help@geracilaw.com Case 17-25273



Date: 8/21/2017

Consultation Attorney: **MEK**

Record #: 750-655

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ 500 per month for ______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so mv student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor)

Dated:

Representing Geraci Law L.L.C.

Attorney for the Debtor(s)

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 51 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Stoner / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/23/2017 /s/ Glenn Stoner

Glenn Stoner

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Stoner / Debtor In re Glenn

Entered 08/24/17 07:26:53 Page 52 of 64

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 750655 Page 1 of 2 Record #

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

Document Stoner / Debtor In re Glenn

Page 53 of 64

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/23/2017	/s/ Glenn Stoner	
	Glenn Stoner	
Dated: 08/24/2017	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 54 of 64

Debtor 1	Glenn	Stoner	Case Number (if k	nown)		
	First Name	Middle Name Last Name				
Part 6	Answer These Questions	for Reporting Purposes				
16. V	Ihat kind of debts do ou have?	as "incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily is money for a business or investigation. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are defining an interpretation of the business debts? Business debts are debts are debts are debts are debts. The operation of the busines we that are not consumer debts or business debts.	urpose." that you incurred to obtain s or investment.		
	Are you filing under Chapter 7?	No. I am not filing under Ch				
	2 - was actimate that after	Yes. I am filing under Chapte	er 7. Do you estimate that after any exempt pour sare paid that funds will be available to distrib	roperty is excluded and oute to unsecured creditors?		
	Do you estimate that after any exempt property is					
	excluded and	∐No.				
	administrative expenses are paid that funds will be	Yes.				
	available for distribution					
	to unsecured creditors?		□ 1,000-5,000	25,001-50,000		
	How many creditors do you estimate that you	□ 1-49 □ 50-99	☐ 5,001-10,000	☐ 50,001-100,000		
,	owe?	□ 100-199	10,001-25,000	☐ More than 100,000		
		□ 200-999				
19	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your assets to	550,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion		
A A Carlos	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐More than \$50 billion		
			☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion		
	How much do you	\$0-\$50,000 \$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
į	estimate your liabilities to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
	to bu.	☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
- Comm	STORES OF THE STORES					
Pari	Sign Below		ll f win that the inf	provided is true and		
For	√ou	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
	•	If I have change to file under Cha	pter 7, I am aware that I may proceed, if eligib understand the relief available under each cha	ele, under Chapter 7, 11,12, or 13 pter, and I choose to proceed		
TO A CALL STREET STREET STREET		If no attorney represents me and this document, I have obtained at	I did not pay or agree to pay someone who is not read the notice required by 11 U S.C. § 343	not an attorney to help me fill out 2(b).		
**************************************		I request relief in accordance with	n the chapter of title 11, United States Code, s	pecified in this petition.		
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
Commission to the desired the state of			Then *			
		Signature of Debtor 1		nature of Debtor 2		
		Executed on 8 12	-3/2017 Exe	cuted on		
			O / YYYY	MM / DD / YYYY		

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 55 of 64

Fill in this in	ormation to identify y	our case:			
Debter 1	Glenn		Stoner		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Namo	Lost Name		
United States	Bankruptcy Court for the :	NORTHERN District	of ILLINOIS		
Case Number			(State)	Check if this is an	
(if known)	VANCOUS CONTRACTOR OF THE CONT			amended filing	
Declara		n Individual	Debtor's Schedul		2/15
You must file the obtaining moneyears, or both.	nis form whenever you ey or property by frau 18 U.S.C. §§ 152, 134	u file bankruptcy sched	dules or amended schedules. Mak	ing a false statement, concealing property, or es up to \$250,000, or imprisonment for up to 20	
USELE DE ac	Sign Below				
Did you pa	/ or agree to pay som	eone who is NOT an at	torney to help you fill out bankrup	otcy forms?	
□ No					
	Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under pen correct.	alty of perjury, I decla	re that I have read the	summary and schedules filed with	n this declaration and that they are true and	
Signati	Iland France of Debtor 1	m	Signature of Debtor 2	2	

Date MM / DD / YYYY

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 56 of 64

ebtor 1	Glenn		Stoner	Case Number (if known)
760101	First Name	Middle Name	Last Namo	
		ove applies. Go to Part 12 apply above and fill in the de	etails below for each business.	
28 Win	hin 2 years before titutions, creditors,	you filed for bankruptcy, did , or other parties.	d you give a financial statemen	t to anyone about your business? Include all financial
	No. Yes. Fill in the deta	iils.		
		Date is	ssued	
Part 1	Sign Below			
in c	Date MM / DD	ankruptcy case can result in 1519, and 3571.	fines up to \$250,000, or impris	ling property, or obtaining money or property by fraud conment for up to 20 years, or both. of Debtor 2
DK-wylli liff Atward)	you attach addition No Yes	nal pages to <i>Your Statemen</i>	t of Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
Dic	you pay or agree t	o pay someone who is not a	an attorney to help you fill out b	pankruptcy forms?
The state of the s	No			
	, ,,,,			
1	Yes. Name of per	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Page 57 of 64 Document

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS AGEURATE!!!! X Date & Sign

Dated:

Glenn Stoner

Page 1 of 1 Asset Disclosure 750655 Record #

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 58 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Glenn Stoner / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>은 /23</u>/2017

Glenn Stoner

X Date & Sign

Record # 750655

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 59 of 64

Parti 4:

Sign Below

By signing here, I declare under pepalty of perjury that the information on this statement and in any attachments is true and correct

Glenn Stoner

Date: ジノン/2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 60 of 64

Debtor 1	Glenn		Stoner	Case Number (if known)
	First Name	Middle Name	Last Name	
Parit 5:	Sign Below			
	By signing here, I declare	e under penalty of perju	that the information on this stat	ement and in any attachments is true and correct.
THE THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN THE PERSON NAMED IN COLUMN TWO IS NAMED IN THE PERSON NAMED	- Sh-	She		
		Blenn Stoner		
and the state of t	Date: Dated:	<u>123</u> /2017		

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 61 of 64

Form B 201A, Notice to Consumer Debtor(s)

In re Glenn Stoner / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$2.35 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>23</u> /2017	She Shee	X Date & Sign
	Glenn Stoner	
- 1 10017		
Dated:/2017		-
	Attorney: Merid Teklehaimanot Mekonnen	

Record # 750655 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 62 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is ar amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	id 18 vourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Glenn	
	government-issued picture identification (for example,	First name	First name
	your driver's license or passport).	Middle name	Middle name
And Allerton		Stoner	
and the same of th	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr , Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
No.	years		
	Include your married or maiden names.	Middle name	Middle name
	maden names.	Last name	Last name
		First name	First name
to the state of the state of the		Middle name	Middle name
ma the street and and street street of the script		Last name	Last name
3.	Only the last 4 digits of	1480	XXX - XX -
and the same of th	your Social Security	XXX - XX - 4480	^^^ - ^^ -
and the second s	number or federal Individual Taxpayer Identification number	OR	OR
college of the property of the college of the colle	identification number	9xx - xx	9 xx - xx
Town load or			

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 63 of 64

Debtor 1	Glenn	Stoner		Case Number (if			
	First Name	Middle Name	Last Name				
represe if you ar by an at	r attorney, if you are nted by one re not represented ttorney, you do not file this page.	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
need to	me uns page.	<u>×</u>		Date	Dated:	/2017	
		Signature of Attor	ney for Debtor		MM / DD / YYYY		
		Merid Tek	lehaimanot Mekonnen				
		Printed name					
		Geraci Lav					
		Firm name					
		55 E. Moni	roe St., #3400				
		Number Street					
		Chicago		IL	60603		
		City		State	ZIP Code		
		Contact Phone _	312-332-1800	Email addr	ess <u>ndil@gerac</u>	ilaw.com	
		6309684		IL			
		Bar number		State			

Case 17-25273 Doc 1 Filed 08/24/17 Entered 08/24/17 07:26:53 Desc Main Document Page 64 of 64

B2030 (Form 2030) (12/15)

						tes Bank	4 0				
¥			1	NORTHERN DI	ISTRIC	CT OF ILLING	DIS EASTER	N DIVISIO	NC		
In r								C N			
Gle	Glenn Stoner / Debtor							Case No:	O" . 13		
								Chapter:	Chapter 13		
				SCLOSURE OF							
	npensation p	aid to me w	rithin one yea	Fed. Bankr. P. 20 r before the filing he debtor(s) in co	g of the	petition in bank	ruptcy, or agr	eed to be pai	d to me, for servi	ces	
	For legal	services, I h	ave agreed to	accept		\$4,000.00					
	Prior to th	e filing of the	his statement	I have received	_	\$0.00					
	Balance D	Due			-	\$4,000.00					
2.	The source	e of the com	pensation pai	id to me was:							
		tor(s)		: (specify)							
3.	00000000	• /	sation to be p								
	Military Property										
,		btor(s)		: (specify)		aatian with any	othou morgan	unland that a	ua mambana and s	int.o	
4.	200 00000000000000000000000000000000000	e not agreed y law firm.	to snare the	above-disclosed o	сопрев	sation with any	omer person i	umess mey a	re members and a	ssociates	
	I have	e agreed to s	share the abo	ve-disclosed com	pensatio	on with a other i	person or pers	ons who are	not members or a	associates	
	of my	y law firm.		agreement, toge							
5.	attacl In return fo		e-disclosed fe	e, I have agreed to	o rendei	r legal service fo	or all aspects	of the bankru	intev		
-	case, inclu			,					F		
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in										
	bankı	ruptcy;									
	b. Prepa	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;									
	c. Repre	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;									
6.	By agreen	nent with the	e debtor(s), th	e above-disclosed	d fee do	es not include t	he following s	service:			
					CEI	RTIFICATION	1			1	
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.									
		payment t	o me for repr	esentation of the	debtor(s) in this bankru	iptcy proceedi	ings.			
		Dated:		/2017	*****						
		Date			Sig	gnature of Attor	ney				
					_ <u>G</u>	eraci Law L.L.	С.		and a final state of the state		

Record # 750655 Page 1 of 1

Name of law firm